

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior listings of claims in the application:

1. (Cancelled.)
2. (Cancelled.)
3. (Cancelled.)
4. (Cancelled.)
5. (Cancelled.)
6. (Cancelled.)
7. (Currently Amended) ~~An identification~~A credit card comprising:

a ~~first credit card~~ portion:

a cavity disposed on a first face of the ~~identification~~credit card and within the ~~first credit card~~ portion, the cavity operable to receive an item personally selected by a cardholder of the ~~identification~~credit card to customize the ~~identification~~credit card according to one or more particular personal preferences of the cardholder, wherein the ~~identification~~credit card is operable to identify the cardholder and an issuer of the ~~identification~~credit card;

a second portion connectable to the ~~first credit card~~ portion-, the second portion operable to secure the item in the cavity and operable to permit the item to be inserted into and removed from the cavity by the cardholder;

a securing mechanism operable to affix the ~~cover~~second portion to the ~~identification~~credit card, the securing mechanism comprising at least one indentation on the second portion, the indentation operable with the ~~first credit card~~ portion to removably connect the ~~first credit card~~ portion to the second portion; and

a magnetic stripe disposed on the ~~identification~~credit card at a location on the ~~identification~~credit card that is separate from a location of the cavity disposed within the ~~identification~~credit card, the magnetic stripe operable to enable credit card transactions and store information of the issuer of the ~~identification~~credit card and of the cardholder of the ~~identification~~credit card.

8. (Cancelled)

9. (Currently Amended) The ~~identification~~credit card of claim 7, wherein ~~a second~~the first face has an at least partially transparent portion to allow viewing of the item in the cavity.

10. (Cancelled)

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Currently Amended) The ~~identification~~credit card of Claim 7, the securing mechanism comprising:

a distal portion along an edge of the second portion and

a recessed portion in the cavity, the recessed portion operable to receive the distal portion of the second portion to secure the item in the ~~identification~~credit card.

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

21. (Cancelled)

22. (Cancelled)

23. (Currently Amended) An ~~identification~~credit card comprising:

a first face:

a second face parallel to the first face;

a recess disposed on one of the first and second faces, the recess operable to receive an insert, the recess permitting the insert to be inserted into and removed from the recess by a cardholder of the ~~identification~~credit card, wherein the ~~identification~~credit card is operable to identify the cardholder and an issuer of the ~~identification~~credit card; the insert coupleable to a picture to permit the picture to be inserted into and removed from the recess by the cardholder, the picture being personally selected by the cardholder to customize the ~~identification~~credit card according to one or more particular personal preferences of the cardholder;

a cover operable to maintain the insert within the recess, wherein the cover is slidably secured to the ~~identification~~credit card; and

a magnetic stripe disposed on the first face of the ~~identification~~credit card at a location on the ~~identification~~credit card that is separate from a projection of the recess onto the first face of the ~~identification~~credit card, the magnetic stripe operable to enable credit card transactions and store information of the issuer of the ~~identification~~credit card and of the cardholder of the ~~identification~~credit card.

24. (Cancelled)

25. (Cancelled)

26. (Cancelled)

27. (Cancelled)

28. (Cancelled)
29. (Cancelled)
30. (Cancelled)
31. (Currently Amended) The ~~identification~~credit card of Claim 23, comprising a securing mechanism operable to affix the cover to the ~~identification~~credit card.
32. (Currently Amended) The ~~identification~~credit card of Claim 31, the securing mechanism comprising a groove in the recess of the ~~identification~~credit card, the groove operable with the cover to removably secure the cover to the ~~identification~~credit card.
33. (Currently Amended) The ~~identification~~credit card of claim 31, the securing mechanism comprising:
 - a distal portion along an edge of the cover; and
 - a recessed portion in the recess, the recessed portion operable to receive the distal portion of the cover to secure the insert in the ~~identification~~credit card.
34. (Cancelled)
35. (Cancelled)
36. (Cancelled)
37. (Cancelled)
38. (Cancelled)
39. (Cancelled)
40. (Cancelled)
41. (Currently Amended) The ~~identification~~credit card of Claim 23, wherein ~~a~~the one of the first and second faces has an at least partially transparent portion to allow viewing of the picture in the recess.

- 42. (Cancelled)
- 43. (Cancelled)